



AROUND THE HOUSE

AUGUST 2017

NEWS FROM OUR FAMILY TO YOURS YOURS



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Inside This Issue:

- **Selling Your Home? Learn the Six Steps that Will Move the Process Along**
- **Fight the Good Fight Against Ragweed Pollen Allergies**
- **Retiring Abroad May be More Economical than you Think!**

Plus much, much more!!!

Easing the Transition from Summer to School

All children (and adults) experience some level of anxiety when faced with new situations, and the start of a new school year can be a trigger for that stress. There are many tried and true tips that parenting experts recommend to help make change easier for children and families

1. Familiarize yourself and your child with the physical space of the school. This is especially helpful if your child is starting school for the first time, or if they're attending a new school. Helping them become familiar with their future surroundings can eliminate some of the anxiety surrounding the unknown.

If you can't schedule a formal tour during the summer, try to go by the school on your own and point out the school's surrounding area. Maybe even play on the playground if you can.

2. Give your child as much control over their school supplies, backpack and clothes as possible. Empower your kids to choose the things that they feel comfortable with and excited about. That neon green backpack might not be your first choice, but if it helps them to feel comfortable in their own skin, it's worth it to make their back-to-school transition less stressful and more fun!

3. Attend any and all orientations offered for parents. Schools typically offer orientations for students before the school year starts, but there are often orientation opportunities for parents as well. Use this time to meet your child's teacher and familiarize yourself with their classroom and homework expectations. This can help empower families to feel confident in supporting both the teacher and their child for school year success – especially when your student conveniently forgets what those classroom and homework expectations are!

4. Actively support your child's relationship with their teacher. Kids who feel connected with their teacher are more ready to learn. Help to facilitate a positive relationship between your child and their teacher by talking about the teacher in a positive manner. If you have any concerns about your child's first few weeks of school and are worried that they haven't yet bonded with their teacher, make sure to send a note or call the teacher to hear their observations. They will be able to provide feedback on how your child is doing in the classroom and, if needed, will likely be more than willing to put in a little extra effort to encourage your child to be more comfortable around them.

5. Actively support your child's relationship with their peers. Positive peer relationships help all kids feel comfortable in the classroom and at recess. Asking your child what they did at school is a good way to gain insight into their day. However, we all know that sometimes getting a child to open up is easier said than done! If you find that your child isn't enthusiastic about discussing their day during a normal conversation, try a different approach.

6. Prepare for a teary goodbye... for your child and for yourself! Goodbyes can be hard for both the student *and* the parent, and that's OK! Reassure your child and yourself that you're both going to have great days and that you'll see each other later on.

Like all of us, some children experience more intense anxiety when going through a transition like starting a new school year. As a clinician in public schools, part of my job is to be an unbiased, helping hand for parents and children. I have worked with countless families who have struggled to walk into the building during the first few days of school. For these families, it is so important for them to know that this anxiety is normal and that school staff are trained to help them cope with the challenges associated with these transitions.

If you find that your child's anxiety continues past the first few weeks, contact the

Six Steps to Selling Your Home

If you are ready for the adventure of selling your home and starting a new chapter in your life, congratulations! It's going to be great. And some work. But still great.

Step up strong with these six first steps:

1. Pack up, pick up: Pack up pictures, knick-knacks, books, files, decorations, out-of-season clothing, old purses, and sports equipment. That includes extra sets of anything, including dishes, pans, vases, glasses, lamps, supplies and linens. Sell, store, or trash. You might even love this minimalist living.

2. Clean. And clean again. Nothing sells like a clean house. That means corners, drawers, cabinets, and all fixtures. Detail!

3. Fix up. Inspect, paint and replace as needed: floors, walls, baseboards, molding, light fixtures. Don't forget the landscape. Clean and tidy.

At this point, you might wonder about professional staging. You've seen it on TV: An earnest home stager backs up a moving truck filled with fine furniture and clever decor and suddenly the house is remade. People ooh and aah at the pretty picture it makes. This is actually true. According to the Real Estate Staging Association, professionally staged homes sell five to six times faster. Real Estate agents have heard plenty of skepticism about this from buyers who already are overworked getting their homes ready for sale. You might think your decor will already make people say ooh and aah but experience says no. Your listing will bring people from outside your social circle who may not see home design your way. Neutral colors and fabrics help sell a home.

4. Plan to open your house to visitors. Be ready to show your house. That means packing up the kids and pets when it is time. Make that plan early.

5. Get an inspection and spill your secrets. Get an inspection before you put your home on the market to uncover problems. You might have to fix some things, but it's better than stalling your home sale. Be prepared with a list of things about the house that the inspection might miss, but you know of. For example, that crack in the cement deck that is covered with the lovely plant platform. List it.

6. Hire a full-service real estate agent. You have enough to do without trying to suddenly learn another profession. Experience pays in home sale price.



"Don't you mean you want to learn to 'Tweet,' not, 'Twerk,' Grandma?"



"My power tie and power suit got caught in a power struggle."

Just for Fun

1. Your Hand - Your Voice - Your Children
2. Chop - Yard - Pogo
3. Lawn - Rocking - Wheel
4. Sheep - Watch - Seeing-Eye
5. Lilac - Plum - Violet
6. Tug - Sail - Steam
7. Turkey - Teddy Bear - Christmas Stocking
8. Sea - Taco - Turtle
9. Sand - Juke - Toy
10. Time - Stink - Atomic

COMMONYMS

What's a commonym you ask? A commonym is group of words that have a common trait in the three words/items listed. For example: A car - A tree - An elephant ... they all have trunks. These will make you think!

Answers on last page

What's the difference between a teacher and a train?

Answer last page

August Is:

- Family Fun Month
- National Catfish Month
- Peach Month
- National Picnic Month
- Water Quality Month
- National Golf Month
- National Coffee Month

A Total Eclipse of the Sun

From Oregon to South Carolina, Americans will see the sight that has left mankind trembling and astonished as long as humans have walked the earth.

The Great American Total Eclipse will be one for the record books as totality junkies from across the globe hurry to the best viewing destinations.

On August 21, 2017, for the first time in 99 years, the earth, moon, and stars will line up perfectly in a total eclipse that can be viewed in 14 states. Best viewing is predicted to be in Oregon where sunshine is predicted, especially near Madras. Local time will be 10:21 a.m. PDT and totality will last for about 2 minutes and 7 to 8 seconds, depending on where the viewer stands.

On the East Coast, the eclipse will start a little after 1 p.m. and reach totality just before 3 p.m.

Further inland, viewers in Illinois and Kentucky will experience 40 seconds more totality.

"A solar eclipse can only take place at the phase of new moon, when the moon passes directly between the sun and Earth and its shadow falls upon Earth's surface," according to space.com.

The eclipse will be actively pursued by a sub-culture of totality followers who travel to various parts of the world to experience the out-of-this world phenomena many times during the year. Scientists will also be watching the display and the shadow allows them to see solar flares.

Tis the Season for Ragweed Pollen

As many as 20 percent of North Americans are allergic to ragweed pollen, according to the American Academy of Allergy, Asthma & Immunology.

The pollen circulates from mid-August until the first frost comes in late fall. If you are among those who are sensitive to it, you will probably start experiencing symptoms that resemble a cold: Runny nose, congestion, itchy eyes.

If you know ragweed is a problem, start taking an allergy medication on or before the 15th. Antihistamines in particular take several days to reach full effectiveness. Take the medication every day.

Ragweed pollen can be carried by wind currents for many miles. Though there may be none in your yard or neighboring yards, it's still out there. One plant can put out up to 1 billion grains of pollen.

* Non-drowsy over-the-counter antihistamine/decongestants (tablets, caplets, or liquid) include Claritin, Zyrtec and Tavist. Allegra is available only by prescription. They treat nose and eye problems, sneezing, hives and congestion.

* Corticosteroids, such as prednisone, are used to treat severe symptoms caused by all types of allergic reactions. They come in tablets, nasal sprays, and inhalers such as Azmacort, Flovent and Pulmacort. They are usually prescribed for only short periods of time because of the serious side effects of long-term use.

In the future, allergy serums may be available that will eliminate the need for most other allergy medications. The Food and Drug Administration is working to standardize biological extracts to test and treat patients with allergies.

The extracts are made from natural sources, such as pollens, animals and foods that trigger allergic reactions.

Electrical Safety: Swimming Pools

Everyone knows water and electricity don't mix but pool owners have a particular reason to be concerned.

In North Carolina, a 17-year-old lifeguard drowned in 2016 when a faulty grounding wire electrified a pool. The wiring had not been inspected for years.

Built-in pool lights, pumps and wiring are engineered to guard against electrification of water. But these elements always require inspection and maintenance.

Pool owners routinely have the local pool company replace and service pool lights, but it isn't enough. Pool technicians might know how to work on electrical equipment but they are rarely certified electricians. Pool owners should hire a certified electrician to inspect the electrical systems on a routine basis, according to University of Alabama at Birmingham's Advanced Safety and Engineering Management.

An energized body of water can cause anything from tingling of the skin to paralysis, cardiac arrest and electrocution. The extent of injuries depends on the level of current going through the water.

		2		6				9
		5					7	
					4	2		
		3			1			
6	1							
			2	3	5	1		
	2							
9		8		7	3			
				4		5		

To solve a sudoku, you only need logic and patience. No math is required.
Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

The difficulty rating on this puzzle is easy.

WE WELCOME THIS MONTH'S NEW CLIENTS TO THE "CHRISTIE'S DESIGN/BUILD REMODELING" FAMILY

I'd like to welcome you and wish you all the best!

**Gary & Nancy Wadas
Richard & Lori Freitas**

We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.

Everyday Investors Make Index Funds Cheaper

The ordinary investor doesn't consider fees when weighing mutual and index funds.

This is a problem because as NerdWallet explains, these charges can dig deeply into your estimated returns over the course of your lifetime.

The most egregious of these fees, the expense ratio or investment fee, is charged by all funds and it is measured as a percentage of the total investment in the fund. For instance, an index fund with a 1 percent expense ratio is up 6 percent at the end of the year. They take out their fee and leave the investor with the 5 percent leftover return as their profit. Due to the way returns compound over time, the difference could add up to hundreds of thousands of dollars for even modest investors.

Typically, funds with the highest fees are those that are "actively managed" and attempt to beat the market and can sometimes offer a better return even with their fees. More often than not, however, they fail to live up to expectations.

Fortunately, more and more people have figured out that fees are a significant threat to their returns. USA Today reports that people are beginning to take their money out of expensive mutual funds and move it into less expensive index funds. By speaking with their wallets, consumers have forced the industry to take a good look at how much they are charging in fees, and many are adjusting downward just to stay competitive.

In 2016, \$63 of every \$10,000 invested in stock mutual funds actually went towards fees. That figure was down from \$67 in 2015 and \$104 just two decades ago. This shows an apparent drop in fees over the years as more financial players enter the market and help to provide more options for consumers.

With more options, most people tend to go with the cheapest option, everything else being equal. Although companies must charge some amount of money to profit from their services, modern technology means that they are able to do so with much less overhead. All of this is a win for the average investor.

Retire Abroad?

Living in North America offers access to an unprecedented standard of living, stable employment, safety, and entertainment.

But it comes at a high cost. What if you could retire in style at a fraction of the cost? Enter geo-arbitrage which means taking advantage of the cost of living in different locations.

To make retiring early feasible for the average individual, Business Insider points out that American dollars can buy a lot more in other countries than they can at home. As an example, most retirement calculators are based on about \$40,000 per year in annual retirement income to compute their savings goals. This assumes that the person is using the standard 4 percent withdrawal rate from their retirement savings. To manage that number, a person would need \$1 million in the bank to retire. This amount of money will require diligent saving and strong market performance to achieve.

Conversely, an individual might only need about \$12,000 per year to live comfortably in a place like Guatemala. This means that they could retire with the same standard of living while only having \$300,000. This could literally shave more than a decade off of a person's working life. Sure, the standard might not be an exact apple-to-apple comparison, but many resources are available online that help to provide direction and information for would-be expatriates. Many from these groups are already living abroad and have helped pave the way for this trend to flourish.

Now, this type of lifestyle change might not be feasible for everyone, especially families with children still in school, but options exist outside of the traditional method of working until the age of 65. It would pay to take notes anytime someone is traveling abroad on how they might like to spend the rest of their lives in that location. For someone up for adventure and yearning for financial freedom, geo-arbitrage might just be their golden ticket.

Cajun Catfish Supreme

Ingredients

- 1 ½ pounds catfish fillets, cut in strips
- 2 teaspoons Cajun-style blackened seasoning
- 4 tablespoons mayonnaise
- ½ cup butter
- 1 cup fresh mushrooms, sliced
- ½ cup chopped fresh parsley
- 1 cup sliced green onions
- 1 pound small peeled shrimp
- 2 (10.75 ounce) cans condensed cream of shrimp soup



Directions

1. Sprinkle catfish strips with blackened fish seasoning. Spread catfish with mayonnaise. Place in a shallow dish, cover, and refrigerate for 1 hour.
2. In a large skillet, heat 4 tablespoons butter until it begins to sizzle. Sear the fish strips until golden, turning once. Transfer to a 9x13 inch baking dish, and arrange fish in a single layer.
3. In the same skillet, heat remaining 4 tablespoons butter over medium heat. Cook and stir mushrooms in butter until golden. Stir in parsley, green onions, and shrimp. Reduce heat to low, and cook until shrimp are pink and tender. Stir in cream of shrimp soup, and blend well. Ladle soup mixture over fish in baking dish.
4. Bake at 375 degrees F (190 degrees C) for 30 minutes.

Source: Allrecipes.com



Peach Wrinkle

- 6 fresh peaches, peeled, pitted and sliced
- ½ cup white sugar
- ¼ cup butter, softened
- 1 cup white sugar
- 2 eggs
- ½ cup milk
- 1 ½ cups all-purpose flour
- 4 teaspoons baking powder
- ½ teaspoon salt

1. Preheat oven to 325 degrees F (165 degrees C). Grease a baking dish.
2. Mix peaches with 1/2 cup sugar in a bowl. Arrange in the bottom of the prepared baking dish.
3. Beat butter and 1 cup sugar together in a bowl until creamy. Add eggs and milk; stir to combine. Mix flour, baking powder, and salt together in a separate bowl; add to butter mixture. Stir until fully incorporated. Pour batter evenly over peaches.
4. Bake in the preheated oven until center is set and bounces back when lightly pressed, 40 to 45 minutes.

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**** \$2,100.00 Remaining ****

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3	7	2	1	6	8	4	5	9
4	6	5	3	2	9	8	7	1
8	9	1	7	5	4	2	6	3
2	5	3	6	9	1	7	4	8
6	1	9	4	8	7	3	2	5
7	8	4	2	3	5	1	9	6
5	2	7	8	1	6	9	3	4
9	4	8	5	7	3	6	1	2
1	3	6	9	4	2	5	8	7

Commonym Answers:

1. things you raise
2. sticks
3. chairs
4. dogs
5. purples
6. boats
7. they are stuffed
8. shells
9. boxes
10. bombs

Riddle Answer:

A teachers says, "Spit out that gum" and the train says, "Chew! Chew!"

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